

**Information to identify the case:**

Debtor 1	<b>Carlos A. Miranda</b>	Social Security number or ITIN	xxx-xx-1029
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court District of New Jersey			
Case number: <b>14-31541-JKS</b>			

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Carlos A. Miranda

1/8/20

**By the court:** John K. Sherwood  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

## Certificate of Notice Page 3 of 4

United States Bankruptcy Court  
District of New JerseyIn re:  
Carlos A. Miranda  
DebtorCase No. 14-31541-JKS  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin  
Form ID: 3180WPage 1 of 2  
Total Noticed: 32

Date Rcvd: Jan 08, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 10, 2020.

db +Carlos A. Miranda, 237 North 15 Street, Bloomfield, NJ 07003-5947  
 aty +Joel A. Ackerman, Zucker, Goldberg & Ackerman, 200 Sheffield St., Suite 301,  
 Mountainside, NJ 07092-2315  
 515348624 +Cavalry SPV I LLC, Bass and Associates PC, 3936 E Ft Lowell Road Suite 200,  
 Tucson AZ 85712-1083  
 515289067 +MidFirst Bank, 999 NW Grand Blvd., Oklahoma City, OK 73118-6051  
 515124702 +Midland Mortgage, PO Box 26648, Oklahoma City, OK 73126-0648  
 515124703 +Ocwen, PO Box 24738, West Palm Beach, FL 33416-4738  
 515124704 +Raymour & Flanigan, PO Box 130, Liverpool, NY 13088-0130  
 515274573 ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,  
 TRENTON NJ 08646-0245  
 (address filed with court: State of New Jersey, Department of Treasury,  
 Division of Taxation, PO Box 245, Trenton, NJ 08695-0245)  
 515124705 +Scipione, Berg & Associates, 1084 Route 22 West, Mountainside, NJ 07092-2801  
 515932911 +Township of Bloomfield, 1 Municipal Plaza, Bloomfield, NJ 07003-3470  
 515292505 +U.S. Bank National Association as trustee on behal, c/o Zucker Goldberg & Ackerman,  
 200 Sheffield Street, Suite 301, Mountainside, NJ 07092-2315

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usan.j.njbankr@usdoj.gov Jan 09 2020 00:07:22 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Jan 09 2020 00:07:19 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235  
 cr +EDI: RMSC.COM Jan 09 2020 04:38:00 Synchrony Bank, c/o Recovery Mngt. Sys.,  
 25 SE 2nd Ave., Ste. 1120, Miami, FL 33131-1605  
 515124693 +EDI: GMACFS.COM Jan 09 2020 04:38:00 Ally, PO Box 380902, Minneapolis, MN 55438-0902  
 515160750 EDI: GMACFS.COM Jan 09 2020 04:38:00 Ally Financial serviced by Ally Servicing LLC,  
 PO Box 130424, Roseville, MN 55113-0004  
 515124694 EDI: BANKAMER.COM Jan 09 2020 04:38:00 Bank of America, PO Box 15019,  
 Wilmington, DE 19886  
 515124696 +EDI: CAPITALONE.COM Jan 09 2020 04:38:00 Capital One, PO Box 30285,  
 Salt Lake City, UT 84130-0285  
 515124697 +EDI: CAPITALONE.COM Jan 09 2020 04:38:00 Capital One Bank, PO Box 71083,  
 Charlotte, NC 28272-1083  
 515259522 EDI: CAPITALONE.COM Jan 09 2020 04:38:00 Capital One, N.A., PO Box 71083,  
 Charlotte, NC 28272-1083  
 515124698 +EDI: CHASE.COM Jan 09 2020 04:38:00 Chase, Cardmember Service, PO Box 15153,  
 Wilmington, DE 19886-5153  
 515152139 +EDI: TSYS2.COM Jan 09 2020 04:38:00 Department Stores National Bank/Macys,  
 Bankruptcy Processing, PO Box 8053, Mason, OH 45040-8053  
 515124699 +E-mail/Text: bknotice@ercbpo.com Jan 09 2020 00:07:26 Enhanced Recovery Corp.,  
 8014 Bayberry Road, Jacksonville, FL 32256-7412  
 515124700 +EDI: IRS.COM Jan 09 2020 04:38:00 Internal Revenue Service, PO Box 7346,  
 Philadelphia, PA 19101-7346  
 515124701 +EDI: TSYS2.COM Jan 09 2020 04:38:00 Macy's, PO Box 183083, Columbus, OH 43218-3083  
 516925380 EDI: PRA.COM Jan 09 2020 04:38:00 Portfolio Recovery Associates, LLC, PO Box 41067,  
 Norfolk, VA 23541  
 515357035 EDI: PRA.COM Jan 09 2020 04:38:00 Portfolio Recovery Associates, LLC, c/o Best Buy,  
 POB 41067, Norfolk VA 23541  
 515349556 EDI: PRA.COM Jan 09 2020 04:38:00 Portfolio Recovery Associates, LLC, c/o Capital One,  
 POB 41067, Norfolk VA 23541  
 515321035 EDI: PRA.COM Jan 09 2020 04:38:00 Portfolio Recovery Associates, LLC, c/o Care Credit,  
 POB 41067, Norfolk VA 23541  
 515349704 EDI: PRA.COM Jan 09 2020 04:38:00 Portfolio Recovery Associates, LLC, c/o Lowes,  
 POB 41067, Norfolk VA 23541  
 515155824 EDI: RMSC.COM Jan 09 2020 04:38:00 Synchrony Bank,  
 c/o of Recovery Management Systems Corp, 25 S.E. 2nd Avenue, Suite 1120,  
 Miami, FL 33131-1605  
 515124707 E-mail/Text: vci.bkcy@vwcredit.com Jan 09 2020 00:07:28 VW Credit, 3800 Hamlin Road,  
 Auburn Hills, MI 48326

TOTAL: 21

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

516925381\* ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067  
 (address filed with court: Portfolio Recovery Associates, LLC, PO Box 41067,  
 Norfolk, VA 23541)  
 515124706\* ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,  
 TRENTON NJ 08646-0245  
 (address filed with court: State of New Jersey, Department of the Treasury,  
 Division of Taxation, PO Box 269, Trenton, NJ 08695)

District/off: 0312-2

User: admin  
Form ID: 3180W

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Total Noticed: 32

Date Rcvd: Jan 08, 2020

515124695 ##+Best Buy Credit Services, PO Box 183195, Columbus, OH 43218-3195  
515124708 ##+Zucker Goldberg & Ackerman, 200 Sheffield Street, Suite 301, PO Box 1024,  
Mountainside, NJ 07092-0024

TOTALS: 0, \* 2, ## 2

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices  
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The  
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner  
shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social  
Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required  
by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jan 10, 2020

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)  
system on January 8, 2020 at the address(es) listed below:

Brian C. Nicholas on behalf of Creditor U.S. Bank National Association as trustee on behalf  
of the holders of the Citigroup Mortgage Loan Trust Inc. Asset-Backed Pass-Through Certificates,  
Series 2007-OPX1 bnicholas@kmlawgroup.com, bkgroup@kmlawgroup.com  
Denise E. Carlon on behalf of Creditor MIDFIRST BANK dcarlon@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
Denise E. Carlon on behalf of Creditor MidFirst Bank dcarlon@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
Elizabeth L. Wassall on behalf of Creditor Wilmington Trust, National Association, as  
Successor Trustee ewassall@logs.com, njbankruptcyntifications@logs.com  
Joshua I. Goldman on behalf of Creditor MidFirst Bank jgoldman@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
Marie-Ann Greenberg magecf@magtrustee.com  
Michael Schwartzberg on behalf of Debtor Carlos A. Miranda michael@jerseylaws.com

TOTAL: 7